The generation of electricity (utilities only) increased in the country from 287 Billion Kwh. in 1991-92 to 323.5 Billion Kwh 1993-94, showing an increase by 12.72 per cent. It may, however, be noted that in the economic reform policies, the private sector is encouraged to participate in the power generation and distribution with a view to supplement the efforts of public sector. This would help in reducing the energy shortages in the country including rural areas to great extent.

The percentage of population covered with drinking water in rural areas increased from 73.9 per cent in 1990 to 79.2 per cent in 1993.

Pension Schemes in Bank of Baroda

4320. MAULANA OBAIDULLAH KHAN AZMI: Will the Minister of FINANCE be pleased to state:

(a) whether a pension scheme has been introduced and made fully operational in the Bank of Baroda for its employees/ officers; if so, since when and what are its salient features;

(b) what are the provisions in this pension scheme for employees/officers seeking voluntary retirement and what is the length of service prescribed for such employees/officers for entitlement to the said pensionary benefits on voluntary retirement; and

(c) what other terminal benefits are at present available to seekers of voluntary retirement in the Bank of Baroda?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY (a) to (c) An undestanding was reached between Indian Banks' Association (representing the banks' managements) and representatives of workmen union/officers' associations on 29.10.93 for introduction of pension, broadly on the lines of pension applicable to Government employees in the public sector banks in lieu of Contributory Provident Fund. In pursuance of this understanding, draft pension;: regulations framed by IBA, had been circulated to all the public sector' banks. These regulations have not so far been finalised and the scheme has, therefore, not become operational.

The pension scheme will cover all the emplOyees/officers who joined the bank on or after 1.11.93. Employees] officers in service as on 31.10.93 shall have the option either to avail the existing retirement benefits viz., CPF and gratuity or opt for pension in lieu of CPF. As a special dispensation, employees who retired between 1.1-86 and 31.10.93, have the option to refund the bank's contribution to the CPF and interest thereon together with further interest at the rate of 6 per cent from the date of receipt of CPF contributions to th$_e$ date of its repayment to the bank and become entited to pension scheme. The Scheme also provides for pension to officials seeking voluntary re-tirement after 20 years or more of service by giving three mornths' notice in writing to the competent authority.

As per the provisions presently contained in Banks of Baroda Officers' Service Regulations, as officer can seek voulntary retirement after completion of 30 years of service or 55 years of age under Voluntary Retirement Scheme. On such retirement the officer is entitled to all the terminal benefits available on superannuation.

News-Item Captioned Systematic Failure

4321. SHRI O. P. KOHLI: Will the Ministet of FINANCE be pleased to state: (a) whether the attention of Government has been drawn to the news-item captioned "A systematic failure Accounting to people" appearing in the 'Indian Express' dated 21st November, 1994;

(b) if so, the facts theieof; and

(c) The action taken thereon by Gover". ment to ensure that the systems do riot fail" henceforth and the accountability of the executive to the Parliament and through Parliament to the people is fixed/ensured.

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (c) Government have seen the news-item

referred to in the Question. In the revised paragraphs of the Action Taken Report (ATR) on the Report of the Joint Parliamgentary Committee which en quired into the irregularities in securities and banking transactions laid in the Parliament on 20th Decem ber, 1994 Governmen reaffirmed that the Ministers haves constructive responsibil ity to the Parliament. A summary of the action taken by the Government including the steps taken for system re forms for addressing specific operational •hortcomings and for improving finan cial health and standard of performance and efficiency of the Indian financial sys tem was also laid on the Table of the House along with the revised paragraphs of the ATR.

Over-drafts and advances drawn by Gujarat Government

4322. SHRI GOPALSINH G. SOLANKI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Gujarat Government is resorting to overdrafts and drawing advances from the Centre to pay staff salaries for the last three years;

(b) if so, what are the details of the over-drafts and advances drawn by the State Government during the last three years; and

(c) what remedial action Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) No, Sir.

(b) and (c): Do not arise.

कालातीत (ऋणों की पूर्ति हेतु दीर्घावधि ऋणे

4323. श्री दिलीप सिंह जूदेवः

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि : (क) क्या मध्य प्रदेश सरकार ने सरकार को 16 कमजोर केन्द्रीय सहकारी बैंकों के कालातीत ऋणों की पूर्ति करने हेतु दीर्घावधि ऋण प्रदान करने का कोई प्रस्ताव भेजा ; हैं

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या हैं ; और

(ग) इस प्रस्ताव पर अब तक क्या कार्यवाही की गई है?

वित्त मंत्रालय मे राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) जी, नहीं

(ख) और (ग) ये सवाल ही पैदा नहीं होते ।

Income Tax Returns from Salaried Class

4324. SHRI O. P. KOHLI: Will the Minister of FINANCE be pleased to state: (a) whether his Ministry have engaged the income tax agencies all over the country in calling for returns of income tax from the salaried class people, especially those working in Govern-ment offices resulting into concentration on realisation of the outstanding income tax dues and to nab the tax evaders;

(b) whether the income tax returns called from salaried class people in the last to financial years have been verified;

(c) if so, the outcome thereof; and

(d) whether there is any proposal to do away with the calling of such returns if nothing serious has been noticed from the income tax returns already filed especially by those whose income is not taxable after taking the benefit of tax deductions etc?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCCE (SHRI M. V. CHANDRASEKARA MUR-THY): (a) With the deletion of sub section (IA) of Section 139 of the Income-tax Act, 1961, with effect from 1.4.93, it is now obligatory for every person, who derives income in excess of the maximum limits not chargeable to